

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 23-17490-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bernadette M. Miranda
aka Bernadette Miranda
741 Mehar Ct
Toms River, NJ 08753-4395

Social Security No.:
xxx-xx-2645

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 11/8/23
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: September 19, 2023
JAN: mmf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Bernadette M. Miranda
Debtor

Case No. 23-17490-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Sep 19, 2023

Form ID: 132

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db	Bernadette M. Miranda, 741 Mehar Ct, Toms River, NJ 08753-4395
520010316	NJ Manfacturers Insurance, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562
520010318	Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
520010322	Township Of Toms River, 33 Washington St, Toms River, NJ 08753-7642

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520010299	Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Sep 19 2023 21:31:00	Benfcl/hfc, PO Box 3425, Buffalo, NY 14240-3425
520010300	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 19 2023 22:28:00	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
520010301	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 19 2023 21:51:30	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
520010302	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2023 21:32:00	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520010303	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2023 21:32:00	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
520010313	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 19 2023 21:51:31	Macy's/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520010304	Email/Text: nculp@firstffcu.com	Sep 19 2023 21:33:00	First Financial Fed Cu, PO Box 1172, Toms River, NJ 08754-1172
520010305	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 19 2023 21:31:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
520010306	+ Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 19 2023 21:33:00	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520010308	Email/Text: Hcabankruptcy-courtnotices@hcamerica.com	Sep 19 2023 21:33:00	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520010310	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 19 2023 21:51:51	Macy's/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520010319	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

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Date Rcvd: Sep 19, 2023

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520010323	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 19 2023 21:33:00	SPS Portfoloio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520010321	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 19 2023 21:32:00	Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
520010324	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 19 2023 21:31:00	Tbom/Atls/Fortiva Thd, PO Box 105555, Atlanta, GA 30348-5555
		Sep 19 2023 21:32:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520010317		Nj Manufacturers Ins Co
520026015		Nj Manufacturers Ins Co
520025997	*	Benfcl/hfc, PO Box 3425, Buffalo, NY 14240-3425
520025998	*	Cbna, PO Box 6217, Sioux Falls, SD 57117-6217
520025999	*	Citibank/Sears, Attn: Bnakruptcy, PO Box 790034, Saint Louis, MO 63179-0034
520026000	*	Comenitybank/New York, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
520026001	*	Comenitybank/Ny&Co, PO Box 182789, Columbus, OH 43218-2789
520010314	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520010315	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026011	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026012	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026013	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLOON MO 63368-2239, address filed with court:, Macys/fdsb, Attn: Bankruptcy, 9111 Duke Blvd, Mason, OH 45040-8999
520026002	*	First Financial Fed Cu, PO Box 1172, Toms River, NJ 08754-1172
520026003	*	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
520010307	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520026004	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520026005	*+	Hyundai Capital Americ, 10550 Talbert Ave, Fountain Valley, CA 92708-6032
520010309	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520026006	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520026007	*	Hyundai Motor Finance, Attn: Bankruptcy, PO Box 20829, Fountain Valley, CA 92728-0829
520010311	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520010312	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026008	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026009	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026010	*+	Macys/dsnb, PO Box 6789, Sioux Falls, SD 57117-6789
520026014	*	NJ Manfacturers Insurance, 925 Westchester Ave Ste 101, White Plains, NY 10604-3562
520026017	*	SPS Portfoloio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
520026016	*	Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
520026018	*	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925
520026021	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit, PO Box 8026, Cedar Rapids, IA 52408-8026
520026019	*	Tbom/Atls/Fortiva Thd, PO Box 105555, Atlanta, GA 30348-5555
520026020	*	Township Of Toms River, 33 Washington St, Toms River, NJ 08753-7642
520026022	*	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
520010320	##	Stern & Eisenberg, PC, 1040 Kings Hwy N Ste 407, Cherry Hill, NJ 08034-1925

TOTAL: 2 Undeliverable, 31 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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Date Recd: Sep 19, 2023

Form ID: 132

Total Noticed: 21

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Bernadette M. Miranda bkclient@straffilaw.com g25938@notify.cincompass.com:jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4